

**Information to identify the case:**

Debtor 1 **Mark Stephan Orsulak**

Social Security number or ITIN **xxx-xx-8491**

First Name Middle Name Last Name

EIN --\_-----

Debtor 2

Social Security number or ITIN -----

(Spouse, if filing)

First Name Middle Name Last Name

EIN --\_-----

United States Bankruptcy Court **District of New Jersey**

Case number: **16-32756-MBK**

## Order of Discharge

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Mark Stephan Orsulak

3/3/17

**By the court:** Michael B. Kaplan  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 3**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Mark Stephan Orsulak  
 Debtor

Case No. 16-32756-MBK  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin  
 Form ID: 318

Page 1 of 1  
 Total Noticed: 19

Date Rcvd: Mar 03, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 05, 2017.

db +Mark Stephan Orsulak, 305 Saddle Court, Flemington, NJ 08822-1881  
 cr Stonegate Homeowners Association, Inc., c/o McGovern Legal Services, LLC, PO Box 1111, New Brunswick, NJ 08903-1111  
 516523582 +Bank of America, PO Box 722929, Houston, TX 77272-2929  
 516523585 +Family Physicans of Hunterdon, c/o LCA Collections, PO Box 2240, Burlington, NC 27216-2240  
 516523587 LCA Collections, PO BOX 2240, Burlington, NC 27216-2240  
 516523586 Laboratory Corporation of America, PO Box 2240, Burlington, NC 27216-2240  
 516523588 +Midland Funding, 2365 Northside Dr Ste 30, San Diego, CA 92108-2709  
 516523589 +Office of Tax Collector, Township of Raritan, 1 Municipal Drive, Flemington, NJ 08822-3446  
 516523590 +Raritan Township Municipal Utilities Aut, 365 Old York Road, Flemington, NJ 08822-1932  
 516523592 +Silver Hill Hospital, c/o Fein Such Kahn & Shepard, PC, 7 Centry Drive, Suite 201, Montville, NJ 07045-9417  
 516523593 +Stonegate Homeowners Association, c.o McGovern Legal Services LLC, 850 Route 1 North, PO Box 1111, New Brunswick, NJ 08903-1111  
 516523594 +Us Dept Of Ed/glelsi, 2401 International Lane, Madison, WI 53704-3121

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Mar 03 2017 22:39:17 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
 smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Mar 03 2017 22:39:17 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235  
 516523579 +EDI: RMCB.COM Mar 03 2017 22:38:00 Amca, 2269 S Saw Mill, Elmsford, NY 10523-3832  
 516523580 +EDI: RMCB.COM Mar 03 2017 22:38:00 American Medical Collection Agency, 2269 S. Saw Mill River Road, Bldg. 3, Elmsford, NY 10523-3848  
 516523581 +E-mail/Text: lshields@trafgroup.org Mar 03 2017 22:39:20 American Trading Company, c/o Lenox et. al., PO Box 6448, Lawrence Township, NJ 08648-0448  
 516523591 +EDI: RMCB.COM Mar 03 2017 22:38:00 RMCB, 4 Westchester Plaza, Suite 110, Elmsford, NY 10523-3835  
 516654408 +EDI: RMSC.COM Mar 03 2017 22:33:00 Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 7

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

516523583 Borough of Flemington Municipapl Sewer  
 516523584 Brooke Lerner

TOTALS: 2, \* 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Mar 05, 2017

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 3, 2017 at the address(es) listed below:

Bunce Atkinson on behalf of Trustee Bunce Atkinson bunceatkinson@aol.com, NJ09@ecfcbis.com, maraujo@atkinsondebartolo.org  
 Bunce Atkinson bunceatkinson@aol.com, NJ09@ecfcbis.com, maraujo@atkinsondebartolo.org  
 Denise E. Carlon on behalf of Creditor BANK OF AMERICA, N.A. dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com  
 Kirsten B. Ennis on behalf of Debtor Mark Stephan Orsulak pacerecf@ennislegal.com  
 Marlena S. Diaz-Cobo on behalf of Creditor Stonegate Homeowners Association, Inc. mdiaz-Cobo@theassociationlawyers.com  
 U.S. Trustee. USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6